

In the Claims

1. (Currently Amended) A method of electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising the steps of:
 - maintaining at least one user account;
 - maintaining at least one vendor account;
 - maintaining at least one user trust account;
 - initiating said transaction for said transaction amount;
 - electronically distributing at least a portion of reallocated from said transaction amount from said user account to said vendor account using at least one electronic system; and
 - electronically distributing at least a portion of reallocated from said transaction amount from said vendor account to said user trust account using at least one electronic system, wherein said portion of allocated from said transaction amount in said user trust account is placed in an investment vehicle.
2. (Original) The method of Claim 1, further comprising the step of separately identifying one or more selected from the group consisting of said user, said at least one user account, said at least one vendor account, and said at least one user trust account.
3. (Original) The method of Claim 1, further comprising the steps of:
 - maintaining a second user account; and
 - electronically distributing at least a portion of said transaction amount to said second user account.
4. (Original) The method of Claim 1, wherein said at least one user account is one or more selected from the group consisting of a credit card account, a checking account, and a savings account.
5. (Original) The method of Claim 1, further comprising the step of providing an interactive information source between said user and said user trust account, whereby said user trust account

provides information to said user regarding said portion of said transaction amount placed in said investment vehicle.

6. (Original) The method of Claim 5, wherein said interactive information source is a Web site.

7. (Original) The method of Claim 5, wherein said interactive information source is a kiosk system.

8. (Currently Amended) A system for electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising:

at least one user institution, said user institution comprising at least one user account and a user account transaction processing unit;

at least one vendor institution, said vendor institution comprising at least one vendor account and a vendor account transaction processing unit;

at least one user trust institution, said user trust institution comprising at least one user trust account for said user and a user trust account transaction processing unit;

at least one money transfer system, said money transfer system being in communication with said vendor, said user account transaction processing unit, said vendor account transaction processing unit and said user trust institution transaction processing unit;

wherein at least a portion of reallocated from said transaction amount is electronically distributed from said user account to said vendor account and at least a portion of reallocated from said transaction amount is electronically distributed from said vendor account to said user trust account, wherein said portion of reallocated from said transaction amount in said user trust account is placed in an investment vehicle.

9. (Original) The system of Claim 8, wherein said at least one user institution further comprises a user account manager for managing said user account.

10. (Original) The system of Claim 8, wherein said vendor institution further comprises a vendor account manager for managing said vendor account.
11. (Original) The system of Claim 8, further comprising a user identification system for identifying one or more selected from the group consisting of said user, said at least one user account, said at least one vendor account, and said at least one trust account.
12. (Original) The system of Claim 8, further comprising a second user account, wherein at least a portion of said transaction amount is electronically distributed to said second user account.
13. (Original) The system of Claim 8, wherein said at least one user account is one or more selected from the group consisting of a credit card account, a checking account, and a savings account.
14. (Original) The system of Claim 8, further comprising the an interactive information source in communication with said user and said trust institution, whereby said trust institution provides information to said user regarding said portion of said transaction amount placed in said investment vehicle.
15. (Original) The system of Claim 14, wherein said interactive information source comprises a Web site.
16. (Original) The system of Claim 14, wherein said interactive information source comprises a kiosk system.
17. (Currently Amended) A method of electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising the steps of:
maintaining at least one user account;
electronically receiving at least a portion of reallocated from said transaction amount from said vendor to said user account using an electronic system; and

placing at least a portion of reallocated from said transaction amount in said user account in an investment vehicle.

18. (Original) The method of Claim 17, further comprising the steps of:
maintaining a second user account; and
electronically distributing at least a portion of said transaction amount to said second user account.
19. (Original) The method of Claim 17, wherein said transaction amount originates from one or more selected from the group consisting of a credit card, a checking account, and a savings account.
20. (Currently Amended) The method of Claim 18, further comprising the step of providing an interactive information source between said user and said user account, whereby information is provided to said user regarding said portion of said transaction amount placed in said investment vehicle.
21. (Original) The method of Claim 20, wherein said interactive information source is a Web site.
22. (Original) The method of Claim 20, wherein said interactive information source is a kiosk system.
23. A system for electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising:
at least one user institution, said user institution comprising at least one user account for said user and a user account transaction processing unit;
at least one money transfer system, said money transfer system being in communication with said vendor and said user institution transaction processing unit;

wherein at least a portion of reallocated from said transaction amount is electronically received from said vendor to said user account at said user institution and at least a portion of reallocated from said transaction amount in said user account is placed in an investment vehicle.

24. (Original) The system of Claim 23, wherein said at least one user institution further comprises a user account manager for managing said user account.
25. (Original) The system of Claim 23, further comprising a second user account; wherein at least a portion of said transaction amount is electronically distributed to said second user account.
26. (Original) The system of Claim 23, wherein said transaction amount originates from one or more selected from the group consisting of a credit card account, a checking account, and a savings account.
27. (Original) The system of Claim 23, further comprising the an interactive information source in communication with said user and said user institution, whereby said user institution provides information to said user regarding said portion of said transaction amount placed in said investment vehicle.
28. (Original) The system of Claim 27, wherein said interactive information source comprises a Web site.
29. (Original) The system of Claim 27, wherein said interactive information source comprises a kiosk system.